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Docket No.: J2167.0141/P141
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Fred Slavin

Application No.: 09/518,948

Art Unit: N/A

Filed: March 6, 2000

Examiner: Not Yet Assigned

For: AUTOMATED STATEMENT
PRESENTATION, ADJUSTMENT AND
PAYMENT SYSTEM AND METHOD
THEREFOR

AMENDMENT IN RESPONSE TO FINAL OFFICE ACTION

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

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GROUP 3000

PLEASE DO
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THE AMENDMENT
10/14/04
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INTRODUCTORY COMMENTS

In response to the Office Action dated May 19, 2004 (Paper No. 10), please
amend the above-identified U.S. patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins
on page 3 of this paper.

Remarks/Arguments begin on page 22 of this paper.